

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BRENDA D. THOMAS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:15-23903

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/26/2015 and confirmed on 12/8/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		66,007.61
Less Refunds to Debtor	1,839.86	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>64,167.75</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	3,066.39	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,066.39</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 7919	0.00	32,941.48	0.00	32,941.48
	PNC BANK NA Acct: 7919	4,903.39	4,903.39	0.00	4,903.39
	ALLY FINANCIAL(*) Acct: 8691	17,900.94	17,900.94	2,085.32	19,986.26
					<b>57,831.13</b>

Priority					
	PAUL W MCEL RATH JR ESQ Acct:	0.00	0.00	0.00	0.00
	BRENDA D. THOMAS Acct:	0.00	0.00	0.00	0.00
	BRENDA D. THOMAS Acct:	1,839.86	1,839.86	0.00	0.00
	KEYSTONE LEGAL SOLUTIONS LLC Acct:	3,000.00	3,000.00	0.00	0.00
	FRED W FREITAG IV ESQ Acct:	0.00	0.00	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct:	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: XXX7371	270.23	270.23	0.00	270.23
					<b>270.23</b>

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 7371	424.83	0.00	0.00	0.00
	CREDIT PROTECTION ASSN. Acct: 0240	0.00	0.00	0.00	0.00
	AFNI Acct: 9830	0.00	0.00	0.00	0.00
	CACH LLC Acct: 1570	0.00	0.00	0.00	0.00
	CACH LLC	0.00	0.00	0.00	0.00

15-23903

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9825				
	ESCALLATE LLC	0.00	0.00	0.00	0.00
	Acct: 2774				
	ESCALLATE LLC	0.00	0.00	0.00	0.00
	Acct: 5034				
	CITIFINANCIAL INC (NON-RE*)++	0.00	0.00	0.00	0.00
	Acct: 5945				
	CREDIT COLLECTION SERVICE	0.00	0.00	0.00	0.00
	Acct: 9255				
	CREDIT COLLECTION SERVICE	0.00	0.00	0.00	0.00
	Acct: 0617				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 8512				
	PEOPLES NATURAL GAS CO LLC*	3,042.71	0.00	0.00	0.00
	Acct: 3931				
	DEPARTMENT STORES NATIONAL BANK/	0.00	0.00	0.00	0.00
	Acct: 7690				
	CONVERGENT OUTSOURCING	0.00	0.00	0.00	0.00
	Acct: 7220				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: 8296				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 5722				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 7261				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: 2957				
	PITTSBURGH PARKING COURT	0.00	0.00	0.00	0.00
	Acct: 7587				
	RUI CREDIT SERVICES	0.00	0.00	0.00	0.00
	Acct: 5268				
	TNB VISA	0.00	0.00	0.00	0.00
	Acct: 6245				
	AMERICAN INFOSOURCE LP AGENT FOR	442.22	0.00	0.00	0.00
	Acct: 0001				
	PA DEPARTMENT OF REVENUE*	13.30	0.00	0.00	0.00
	Acct: XXX7371				
	AMERICAN INFOSOURCE LP AGENT FOR	283.59	0.00	0.00	0.00
	Acct: 0001				
	GUARDIAN PROTECTION SERVICES(*)	968.60	0.00	0.00	0.00
	Acct: 7371				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* N O N E \*\*\*

TOTAL PAID TO CREDITORS

58,101.36

15-23903

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	270.23
SECURED	22,804.33
UNSECURED	5,175.25

Date: 12/21/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

BRENDA D. THOMAS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-23903

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Brenda D. Thomas  
Debtor(s)

Case No. 15-23903-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 21, 2020

User: dsaw  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

Recip ID	Recipient Name and Address
db	+ Brenda D. Thomas, 10114 Pearl Road, Penn Hills, PA 15235-1756
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14127692	#+ Cds/Escallate LLC, Attn:Bankruptcy, 5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584
14127696	+ Crd Prt Asso, Attn: Bankruptcy, P.O. Box 802068, Dallas, TX 75380-2068
14127701	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Dsnb Macys, Macys Bankruptcy Department, P.O. Box 8053, Mason, OH 45040
14127700	+ Dominion People, PO Box 26784, Richmond, VA 23261-6784
14127703	+ First Premier Bank, 601 S Minnesota Avenue, Sioux Falls, SD 57104-4868
14174027	+ Guardian Protection Services, 174 Thorn Hill Rd, Warrendale, PA 15086-7528
14127706	+ National City Mortgage/PNC Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433
14182092	+ Peoples Natural Gas Company LLC, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14127707	+ Pittsburgh Parking Authority, P.O. Box 640, Pittsburgh, PA 15230-0640
14127709	+ Profess Acct, 633 W Wisconsin Avenue, Milwaukee, WI 53203-1918
14127710	+ Rui Credit Services Inc., 225 Broadhollow Road, Melville, NY 11747-4809
14127711	+ Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV P.O.Box 9475, Minneapolis, MN 55440-9475

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14127688	+ Email/Text: EBNProcessing@afni.com	Dec 22 2020 05:16:00	Afni, Attention: Bankruptcy, 1310 Martin Luther King Drive, Bloomington, IL 61701-1465
14135000	Email/Text: ally@ebn.phinsolutions.com	Dec 22 2020 05:13:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14127689	+ Email/Text: ally@ebn.phinsolutions.com	Dec 22 2020 05:13:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14154894	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Dec 22 2020 04:50:06	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14127690	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 22 2020 04:33:33	Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
14127691	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 04:32:37	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14127693	+ Email/PDF: cbp@onemainfinancial.com	Dec 22 2020 04:32:05	Citifinancial/Onemain, Citifinancial Inc., P.O. Box 140489, Irving, TX 75014-0489
14127694	Email/Text: documentfiling@lciinc.com	Dec 22 2020 05:13:00	Comcast, P.O. Box 3012, Southeastern, PA 19398-3012
14127695	Email/Text: documentfiling@lciinc.com	Dec 22 2020 05:13:00	Comcast Cable, Post Office Box 3006, Southeastern, PA 19398-3006

District/off: 0315-2

User: dsaw

Page 2 of 3

Date Rcvd: Dec 21, 2020

Form ID: pdf900

Total Noticed: 34

14127697	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 22 2020 05:17:00	Credit Collections Services, P.O. Box 773, Needham, MA 02494-0918
14127698	+ Email/Text: bdsupport@creditmanagementcompany.com	Dec 22 2020 05:17:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14127699	Email/Text: Bankruptcy.Consumer@dish.com	Dec 22 2020 05:16:00	Dish Network, Dept. 9235, Palatine, IL 60055-9235
14186721	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 22 2020 05:17:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14127702	+ Email/Text: convergent@ebn.phinsolutions.com	Dec 22 2020 05:17:00	ER Solutions/Convergent Outsourcing, INC, P.O. Box 9004, Renton, WA 98057-9004
14127705	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2020 05:16:00	Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709
14189646	Email/Text: Bankruptcy.Notices@pnc.com	Dec 22 2020 05:14:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14127708	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2020 04:42:19	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
14136971	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2020 05:15:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14127712	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 22 2020 05:13:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
14127713	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2020 05:14:00	World Financial Network National Bank, c/o Weinstein & Riley, P.S., P.O. Box 3978, Seattle, WA 98124-3978

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		PNC Bank, National Association
14127704	*+	First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed

District/off: 0315-2

User: dsaw

Page 3 of 3

Date Rcvd: Dec 21, 2020

Form ID: pdf900

Total Noticed: 34

**below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Fred W. Freitag, IV	on behalf of Debtor Brenda D. Thomas Zekep@mcelrathlaw.com LeopoldAssociatesPAX6428@projects.filevine.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Brenda D. Thomas ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 8